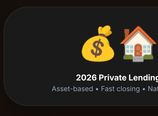
💰🏠 2026 Hard Money Lender

# Hard Money Lender: Fast Private Real Estate Loans

Fix & flip loans, bridge financing, rental property loans, construction funding. Asset-based lending, credit not primary factor. Close in 5-10 days. Free quote.



**2026 Private Lending**
Asset-based • Fast closing • Nationwide

🏆 $500M+ funded | ⚡ Close in 5-10 days | 💰 LTV up to 75%

Free quote → | Loan programs

## Fast, flexible private money loans for real estate investors

Traditional banks reject deals based on credit or income. Hard money lenders focus on the asset — the property's after-repair value. Close in days, not months. Fix & flip, bridge financing, rental properties, and ground-up construction.

- ✔ Fix & flip loans (purchase + rehab)
- ✔ Bridge loans (gap financing)
- ✔ Rental property loans (1-4 units, multifamily)
- ✔ New construction & ground-up
- ✔ Cash-out refinance

**💰 Loan terms**

✅ Loan amounts: $100k - $10M
✅ Interest rates: 10% - 15% (points 2-4)
✅ Terms: 6-36 months
✅ LTV: Up to 75% ARV
✅ Up to 100% rehab financing

Get pre-approved →

## Hard money loan programs

🔨 **Fix & Flip Loans**
Purchase + renovation financing. Up to 90% of purchase price, 100% of rehab costs. Interest-only payments. Term: 6-18 months.

🌉 **Bridge Loans**
Short-term financing between transactions. Close quickly while waiting for permanent financing or sale of existing property. 3-12 month terms.

🏘️ **Rental Property Loans**
Long-term DSCR loans (debt service coverage ratio). 30-year fixed rates. No personal income verification. 75% LTV.

🏗️ **New Construction**
Ground-up construction loans for spec homes, subdivisions, multifamily. Interest-only draws. 12-24 month terms.

💰 **Cash-Out Refinance**
Refinance existing hard money or conventional loan. Unlock equity for new investments. Up to 75% LTV.

⚡ **Fix to Rent**
Purchase + rehab + long-term rental financing. One closing — buy, renovate, then convert to 30-year rental loan.

## Why choose hard money over bank financing?

Speed, flexibility, and asset-based underwriting.

⚡ **Close in 5-10 days**
Banks take 30-60 days. We close in days — win bidding wars.

📊 **Credit not primary factor**
Bankruptcy, foreclosure, low credit score? We focus on the deal, not your past.

🔨 **100% rehab financing**
Banks rarely fund renovation costs. We cover purchase + full rehab budget.

🏚️ **Non-warrantable properties**
Fixer-uppers, distressed, condos — we lend where banks won't.

## Fix & flip loan example

🏠 **Purchase price: $250,000**
Borrow 90% = $225,000

🔨 **Rehab budget: $75,000**
100% financed = $75,000 draws

🏆 **After-repair value: $450,000**
65% ARV LTV (comfortable buffer)

💰 **Total loan: $300,000**
Interest rate: 12% (points: 3)

📈 **Profit potential: $100k+**
After interest, points, holding costs

⏱️ **Timeline: 8 months**
6 months rehab + 2 months sale

## Markets we serve

🌆 **Nationwide coverage**
We lend in 45 states. Excluding ND, SD, VT, WV, AK.

🔥 **Top flip markets**
Phoenix, Dallas, Houston, Atlanta, Charlotte, Tampa, Orlando, Las Vegas.

🌉 **Coastal markets**
Los Angeles, San Diego, Seattle, Miami, New York, Boston, DC.

🏗️ **Growth markets**
Nashville, Austin, Raleigh, Jacksonville, Salt Lake City, Denver.

## Related financing & real estate services

Hard money lender | Fix and flip loans | Bridge loans | Rental property loans | Private money lender | Fiduciary financial planner

⭐ $500M+ funded • 5-10 day closings • Up to 75% LTV • Free consultation

## Free hard money loan quote

Tell us about your deal. We'll provide preliminary loan terms within 4 hours — loan amount, rate, points, LTV, and closing timeline. 100% free, no obligation.

🏆 4.9/5 from 1,000+ investors 💰 $500M+ funded

⚡ "Close in 5-10 days. No prepayment penalties. Interest-only payments available."

Full name | Phone number
Email address | Loan type
Property address (city, state) | After-repair value (estimated)
Purchase price (if applicable) | Rehab budget (if applicable)
Loan amount requested | Experience level

Get free quote →

No obligation. Preliminary terms within 4 hours. Close in 5-10 days.

📅 Published: May 21, 2026 | ✍️ Written by: Dmitry Petrov — Hard Money Lender, Private Capital Fund Manager (14+ years of experience)

## Why choose our private lending firm?

🏆 **$500M+ funded since 2015**
Thousands of successful fix & flip, bridge, and rental loans nationwide.

🔒 **Free quote, no obligation**
No cost to discuss your deal. Preliminary terms within 4 hours.

📄 **Close in 5-10 days**
Fast underwriting, same-day appraisals, rapid funding.

⚡ **No prepayment penalties**
Pay off loan early — no fees. Interest-only payments available.

✅ Get funded for your next real estate deal. Free quote within 4 hours — asset-based lending, fast closing, no obligation.



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💰 Free quote — asset-based lending, close in 5-10 days, no obligation.